



Order Filed on August 18, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR  
9004-1(b)** STERN, LAVINTHAL &  
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Attorney for Secured Creditor,  
WILMINGTON TRUST, NATIONAL  
ASSOCIATION, AS SUCCESOR TRUSTEE TO  
CITIBANK, N.A., AS TRUSTEE FOR FIRST  
FRANKLIN MORTGAGE LOAN TRUST,  
MORTGAGE LOAN ASSET-BACKED  
CERTIFICATES, SERIES 2005-FF12  
By Maria Cozzini, Esq.

In Re:

**Henry A Washington**

Debtor(s).

Case No.: 22-13069-RG

Chapter: 13

Hearing Date: Aug. 3, 2022

Judge: Rosemary Gambardella

**ORDER RESOLVING CREDITOR'S MOTION FOR RELIEF FROM STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: August 18, 2022**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Henry A Washington

Case No: 22-13069-RG

Caption: Order Resolving Motion for Relief from Stay with Conditions

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Applicant: WILMINGTON TRUST, NATIONAL ASSOCIATION,  
AS SUCCESSION TRUSTEE TO CITIBANK, N.A., AS TRUSTEE FOR FIRST FRANKLIN  
MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES,  
SERIES 2005-FF12

Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel: Brad J. Sadek

Property Involved ("Collateral"): 360 Liberty Road, Englewood, NJ 07631

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 3 months, from May, 2022 to July, 2022
- The Debtor is overdue for 3 payments at \$2,094.37
- Less Funds held in debtor(s) suspense \$1,847.66

Total Arrearages Due \$4,435.45

2. Debtor must cure all post-petition arrearages, as follows:

- Creditor agrees to have the balance of arrearages in the amount of \$4,435.45 placed into the Debtor's Chapter 13 Plan. The Debtor must submit a Modified Plan within 60 days of the date of this Order to satisfactorily resolve the additional post petition arrears to be added to the Plan pursuant to this Order.
- Beginning on August 1, 2022, adequate protection payments shall commence in the amount \$1,847.60. Upon termination of loss mitigation, regular payment amount shall be due.

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Debtor: Henry A Washington

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment: Nationstar Mortgage, LLC  
P.O. Box 619094
- ✓ Dallas, TX 75261-9741

4. In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

- ☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$350.00 and costs of \$188.00

The fees and costs are payable:

- ✓ through the Chapter 13 plan.
- ☐ to the Secured Creditor within \_\_\_\_\_ days.
- ☐ Attorneys' fees are not awarded.